

SOCIAL MEDIA COMMUNITY GUIDELINES

At The Commercial & Savings Bank (CBS) we know clear communication is the foundation of all solid relationships. That is why we are excited to connect with all of you through social media. Our Facebook page is public, meaning anyone can see your photos on Facebook and your posts may show up in search engine results. While we want to foster healthy discussion, we may occasionally remove posts that don't fit our community guidelines.

The Commercial & Savings Bank reserves the right to not make certain types of comments, posts, and information public within our social media. We may remove, hide, or delete any posts that violate our guidelines or terms and conditions.

Be respectful

We are delighted to engage in conversations and welcome honest, open feedback; however, please refrain from using obscenities, profanity, or making any comments that are illegal, offensive, abusive, defamatory, or harmful. Be polite and kind. When in doubt put your comments to the test. What you post should meet the following criteria:

THINK before you post

- True
- Honest
- Informative
- Necessary
- Kind

Protect yourself and your identity

To protect your identity, don't post any non-public information. Never share your social security number, account numbers, online banking information, debit or credit card numbers, or otherwise sensitive information. We will never ask for personal information through social media.

Please be respectful of the privacy of our employees, customers, shareholders, or other stakeholders. Our employees are people you know by name, who live right within the communities we serve. Please keep the same privacy rules in mind, and refrain from posting any personally identifiable information about our colleagues.

Be constructive

We know your helpful feedback and good dialogue are vital to improving your experience with us. If you have an important issue you would like to discuss, we are happy to help. We look forward to responding to constructive, thoughtful posts and comments made on our social pages. If you have a specific issue, please feel free to contact us directly at 1.800.654.9015, or stop by one of our banking centers where we will happily assist you in person.

Stay legal

Do not post or transmit material you do not have rights to under law (such as copyright, trade secrets or securities) or due to your personal contractual or fiduciary relationships. Do not post content that you don't own. If your own copyrighted work has been posted to our site without your permission, please contact CSB immediately.

Fairness

We expect conversations to follow the rules of polite discourse and we ask that participants treat each other, as well as our employees, with respect. We may delete comments we deem to be off topic, including solicitations. In addition, we may remove identical posts by the same user or multiple users (a group of people sending identical messages or one person submitting under different aliases). We will leave the first submission and delete the duplicates.

Monitoring + Contacting Us

We work diligently to monitor all of our social media channels daily, during the hours of 8 a.m. – 8 p.m. Monday – Friday, with the exclusion of all bank holidays. While we may respond after normal business hours, we cannot guarantee we will be able to resolve issues until the following business day.

For issues concerning your personal accounts, you can contact our customer service team. We are always ready to help with any account questions or issues you have via phone at 1.800.654.9015, or in our banking centers. If you have a specific media issue, please email our social media team at social.media@csb1.com

CSB Colleagues on Social

CSB's colleagues are required to self-identify if posting about CSB-related items. Colleagues should refer to the Social Media Policy in their Employee Handbook for more guidelines. The official voice of The Commercial & Savings Bank is the social media page owner, posting as The Commercial & Savings Bank. If you feel someone is posting falsely as CSB, please contact our social media team at social.media@csb1.com

Moderation Policies

Our Facebook page is a place for conversations between and among individuals, and is not a substitute channel for services or general questions. Please visit csb1.com for more information about specific products and services.

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Moderation Policies (con't)

Our Facebook page may not be used for the submission of any claim, demand, informal or formal complaint, or any other form of legal and/or administrative notice or process, or for the exhaustion of any legal and/or administrative remedy.

Our Facebook page is also not to be used to report phishing or criminal activity. Suspicious e-mails should be forwarded to webadmin@csb1.com. If you would like to file a report, please call 1.800.654.9015 and we will assist you.

CSB reserves the right to ban any user from our page without prior written notice or consent for violations of community policies. Any comment(s) posted which we deem to be criminal in nature, or instigates or implies violence toward oneself or another may be reported to the proper authorities.

THE DETAILS

Full Terms and Conditions

By commenting, posting, viewing, accessing, or in any way participating in our social media communities, you agree to our terms and conditions. These may change and any alterations to these terms and conditions will be posted to our sites. Do not use any CSB sites if you do not agree with our terms.

Third Party Sites

From time to time CSB will post links to third party sites if we think the information is relative and informative for our customers. If you choose to visit one of these sites, we do not guarantee the content's accuracy or that it is free of copyright or trademark infringements. CSB is not responsible for any viruses your device may receive from third party sites.

Governing Law

Any disputes or claims connected with any CSB sites, terms, or conditions will be governed in congruence with the laws of the State of Ohio.

Liability Disclaimer

CSB is not responsible for any damages or losses occurring during use or inability to use our site. By choosing to visit any CSB related platforms, you agree that CSB, its employees, officers, or agents are not responsible for any injuries, losses, damages, expenses, and liabilities from claims stemming from any breach of these terms.